

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Rebecca Elaine Sanders  
Mickey Ray Sanders  
Debtors

Case No. 25-50889-KMS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-6  
Date Rcvd: Jun 18, 2025

User: mssbad  
Form ID: 309A

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Rebecca Elaine Sanders, Mickey Ray Sanders, 769 Trace Rd, Monticello, MS 39654-3619
5524059	+ Fergus Fcu, 1026 E Broad St, Monticello, MS 39654-7702
5524060	Forrest General Hosp, 6051 MS Hwy 49, Hattiesburg, MS 39401
5524065	+ Mickey Ray Sanders, Sr, 1157 Lowery Rd, Wesson, MS 39191-9009

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jun 18 2025 19:48:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ EDI: QDAHENDERSON.COM	Jun 18 2025 23:47:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
ust	+ Email/Text: ustpreion05.ja.ecf@usdoj.gov	Jun 18 2025 19:49:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5524054	+ EDI: GMACFS.COM	Jun 18 2025 23:47:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
5524057	Email/Text: bankruptcy@cascadeloans.com	Jun 18 2025 19:49:00	Cascade Financial, Attn: Bankruptcy, 2701 E Insight Way, Ste 150, Chandler, AZ 85286
5524055	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 18 2025 19:49:34	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
5524056	+ EDI: CAPITALONE.COM	Jun 18 2025 23:47:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5524058	+ EDI: DISCOVER	Jun 18 2025 23:47:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5524061	+ Email/Text: kristie.pope@hattiesburgclinic.com	Jun 18 2025 19:49:00	Hattiesburg Clinic, 415 South 28th Ave, Hattiesburg, MS 39401-7283
5524062	+ Email/Text: melissa.martin@kfcu.org	Jun 18 2025 19:49:00	Keesler FCU, Attn: Bankruptcy, 2602 Pass Rd, Biloxi, MS 39531-2728
5524063	Email/Text: AKIMBLE@KDMC.ORG	Jun 18 2025 19:49:00	Kings Daughters, P.O. Box 5440, Highway 51 N, Brookhaven, MS 39603-5440
5524064	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 18 2025 19:49:50	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5524066	Email/Text: bankruptcy@towerloan.com	Jun 18 2025 19:49:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232

TOTAL: 13

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## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2025

Signature: /s/Gustava Winters

# **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** **United States Bankruptcy Court Southern District of Mississippi**

**Information to identify the case:**

Debtor 1	<b>Rebecca Elaine Sanders</b>	Social Security number or ITIN	<b>xxx-xx-2172</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Mickey Ray Sanders</b>	Social Security number or ITIN	<b>xxx-xx-0085</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed for chapter <b>7</b> <b>6/18/25</b>	
Case number: <b>25-50889-KMS</b>			

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Rebecca Elaine Sanders	Mickey Ray Sanders
<b>2. All other names used in the last 8 years</b>	aka Rebecca E Sanders	aka Mickey Ray Sanders Jr
<b>3. Address</b>	769 Trace Rd Monticello, MS 39654	769 Trace Rd Monticello, MS 39654
<b>4. Debtor's attorney Name and address</b>	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
<b>5. Bankruptcy trustee Name and address</b>	Derek A Henderson T1 1765-A Lelia Drive Suite 103 Jackson, MS 39216	Contact phone 601-948-3167 Email trustee@derekhendersonlaw.com

**For more information, see page 2 >**

Debtor **Rebecca Elaine Sanders** and **Mickey Ray Sanders**Case number **25-50889-KMS**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM  <b>Contact phone</b> 228-563-1790  <b>Date:</b> 6/18/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 18, 2025 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee: Derek A Henderson T1</b> <b>Zoom video meeting.</b> <b>Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 737 172 4879 and Passcode 9305294709 , OR call 769-219-3337.</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 9/16/25</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	